

# Workforce Education

THAT WORKS FOR AMERICAN FAMILIES

## Working Families Tax Cuts Act *Delivers* Big Wins

### The Challenge

COLLEGE COSTS KEEP RISING, BUT OUTCOMES ARE NOT KEEPING PACE.

**111.4%** ↑  
Tuition inflation outpaced wage inflation from 2000–2020

**\$1.693 TRILLION**  
Federal student loan debt

Avg. student loan balance  
**\$39,547**

**1/4** Unemployed Americans have at least a four-year degree

**1.7 Million** Skilled workers GAP in the trades

### What the Law Does



**Creates Workforce Pell Grants**  
Supports short-term, career-focused training for in-demand jobs.

**Expands 529 Savings Flexibility**  
Allows families to use education savings for credentials, industry certifications, apprenticeships, licensing, and continuing education fees.

**Holds Colleges Accountable**  
Ties federal aid eligibility to whether programs lead to better earnings and employment outcomes.



### Why it Matters



**More Pathways**  
Students earn industry-recognized, job-aligned credentials with little to no debt.



**More Flexibility**  
Allows families to use education savings for credentials, industry certifications, apprenticeships, licensing, and continuing education fees.



**More Accountability**  
Colleges must show their programs lead to higher earnings and good-paying jobs.

### Bottom Line

The law benefits American workers by making workforce education more affordable, more accountable, and better aligned with in-demand jobs.

